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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/990,888	11/09/2001	Katsuhiko Makino	020274-000100US	2247
20350 7590 01/19/2007 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834			EXAMINER JOHNSON, GREGORY L	
			ART UNIT	PAPER NUMBER
			3691	
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		01/19/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

**Office Action Summary**

Application No.

09/990,888

Applicant(s)

MAKINO ET AL.

Examiner

GREGORY JOHNSON

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 09 November 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 19 February 2002 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☒ None of:
1. ☒ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

**DETAILED ACTION**

1. This communication is in response to the application filed on November 9, 2001.

Claims 1-23 have been examined.

***Claim Rejections - 35 USC § 102***

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 1, 6 and 12-13 are rejected under 35 U.S.C. 102(b) as being anticipated by Zeanah et al. (herein Zeanah), Pat. No. 5,933,816.

As to claim 1, Zeanah discloses a method for reporting on a customer at the branch of a commercial establishment, the establishment having a central system and a branch system, the central system maintaining customer service information pertaining to services offered by the establishment and associated with the customer, and the branch system having a self-service terminal for the customer to conduct transactions at the branch (col. 3, lines 51-52; col. 15, lines 53-62; and col. 16, lines 46-51), the method comprising:  
transferring customer service information from the central system to the branch system (col. 3, lines 51-67 and col. 5, lines 57-60);

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generating customer-specific information at the self-service terminal when a customer initiates a transaction at the self-service terminal, said customer-specific information identifying the customer (col. 11, lines 38-45);  
and transmitting a report on the customer from the branch system in response to the generation of customer-specific information at the self-service terminal, the report identifying the customer and the customer-service information (col. 11, lines 65-67; col. 12, lines 1-8; and col. 15, lines 53-62).

As to claim 6, Zeanah discloses the method of claim 1, wherein the commercial establishment is a bank (col. 5, lines 41-44),  
and the customer service information pertains to financial services offered by the bank (col. 16, lines 46-67),  
wherein the self-service terminal is an automated teller machine (ATM) (col. 5, lines 46-49),  
and wherein the ATM displays the customer service information to the customer when conducting a transaction at the ATM (col. 11, lines 28-37 and col. 12, lines 41-66).

As to claim 12, Zeanah discloses a bank network, comprising:  
a central system that collects and stores customer attribute information and customer service information (col. 15, lines 53-62),  
the customer attribute information pertaining to personal information of a customer (col. 16, lines 1-18),

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and the customer service information pertaining to services offered by the bank and associated with the customer (col. 16, lines 46-67);

a branch system, including one or more automated teller machines (ATMs) located at a branch office of the bank (col. 5, lines 39-60),

the branch system receiving the personal attribute information and the customer service information from the central system (col. 5, lines 57-60),

and transferring the customer service information to the ATM for display when the customer conducts a transaction at the ATM (col. 5, lines 44-50; col. 11, lines 28-37; and col. 15, lines 53-62);

and a terminal for receiving a report from the branch system when the customer conducts a transaction at the ATM (col. 5, lines 57-60; col. 9, lines 53-62; and col. 11, lines 27-37),

the report identifying the customer and the customer service information (col. 9, lines 53-62; col. 11, lines 27-37; and col. 15, lines 53-62).

As to claim 13, Zeanah discloses the method of claim 12, wherein the customer service information relates to services offered by the bank that may be of interest to the customer at the ATM (col. 12, lines 53-60).

***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

6. Claims 2-5, 7-11, and 14-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah et al. (herein Zeanah), Pat. No. 5,933,816 in view of Bauchner et al. (herein Bauchner).

As to claims 2 and 14, Zeanah does not explicitly disclose the method of claim 1 and 13, wherein the report is provided to a bank representative at the branch office, for use in providing personal attention to the customer in connection with the customer service information.

However, Bauchner teaches that a system and method can be used to analyze customer information to identify marketing opportunities to expand a financial institution's relationship with the customer. The information is then be used by a representative of the financial institution to communicate potential new products to the customer (col. 4, lines 16-26). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Bauchner within Zeanah for the motivation of quickly identifying opportunities to expand business with customers of a financial institution.

As to claim 3, Zeanah discloses the method of claim 2 and 12, wherein the customer service information relates to services offered by the establishment that may be of interest to the customer at the self-service terminal (col. 12, lines 53-60).

As to claims 4 and 15, Zeanah discloses a database for storing the customer service information and customer attribute information from the central system, and a server for managing the database and for receiving customer specific information from the ATM when the customer initiates a transaction at the ATM, the server causing the report to be transmitted in response to the customer specific information matching customer attribute information stored in the database (col. 15, lines 53-67; col. 16, lines 1-18; and col. 16, lines 46-67).

As to claims 5 and 16, Zeanah discloses that the customer service information is updated at the branch system and provided to the central system after the employee provides personal attention to the customer (col. 32, lines 32-58 and col. 33, lines 16-19), the updated customer service information reflecting the reaction of the customer to the customer service information and the status of any current transaction by the customer at the self-service terminal (col. 15, lines 53-67; col. 16, lines 51-53; and col. 17, lines 23-25).

As to claim 7 and 17, Zeanah does not explicitly disclose periodic transfers of the personal attribute information and the customer service information to the branch system, at one or more predetermined times during each day.

However, Bauchner teaches a method and system that periodically updates customer information (col. 3, lines 64-67). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Bauchner within Zeanah for the motivation of providing timely updated information.

As to claim 8 and 18, Zeanah does not explicitly disclose the ATM displays a message informing the customer that a bank representative will be approaching the customer to provide further customer service information.

However, Bauchner teaches a method and system that identified and communicates the availability of additional products to the customer of a financial



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institution. This information is also available to the institution staff by either the on-line terminal or by a version of a hard copy report (col. 2, lines 31-48 and col. 4 lines 16-26). The institution staff is able to quickly and clearly communicate the availability of new product and/or suggests that the customer speak with another representative specializing in that product. It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Bauchner within Zeanah for the motivation of identifying and communicating the availability of additional products to the customers of a financial institution (col. 2, lines 31-48).

As to claim 9, Zeanah discloses the method of claim 8, wherein the report is transmitted from the branch system to terminals accessible to bank representatives (col. 5 lines 46-67 and col. 6, lines 1-10).

As to claim 10, Zeanah discloses the method of claim 9, wherein at least one of the terminals is a portable terminal, and wherein the report is transmitted to the portable terminal via wireless transmission (col. 5 lines 46-67 and col. 6, lines 1-10).

As to claim 11, Zeanah discloses the method of claim 10, wherein at least one of the terminals is a stationary terminal located within the branch (col. 5 lines 46-67 and col. 6, lines 1-10).

As to claim 19, Zeanah discloses the bank network of claim 18, wherein the terminal is a portable terminal, and wherein the report is transmitted to the portable terminal via wireless transmission from the branch system (col. 5 lines 46-67 and col. 6, lines 1-10).

As to claim 20, Zeanah discloses the bank network of claim 19, further comprising a second terminal for receiving the report from the branch system when the customer conducts a transaction at the ATM, wherein the second terminal is a stationary terminal located within the branch (col. 5 lines 46-67 and col. 6, lines 1-10).

As to claim 21, Zeanah discloses the bank network of claim 20, wherein the portable terminal is in two way communication with the branch system, and wherein the portable terminal comprises a wireless telephone connected to a palmtop computer, the palmtop computer displaying the report (col. 5 lines 46-67 and col. 6, lines 1-10).

As to claim 22, Zeanah discloses the bank network of claim 21, wherein the connection between the wireless telephone and the palmtop computer is a wireless connection (col. 5 lines 46-67 and col. 6, lines 1-10).

7. Claim 23 is rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah Bauchner as applied to claim 21 above, and further in view of Savage et al. (herein Savage), Pat. No. 6,847,937 B1.

As to claim 23, Zeanah discloses that the connection between the wireless telephone and the palmtop computer is a wireless (col. 6, lines 5-10). Zeanah does not explicitly disclose that the connection is a wireless Bluetooth connection.

However, Savage teaches that the communications port can be wireless, such as a Bluetooth port (col. 1, lines 35-43). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Savage within Zeanah for the motivation of specifying the type of wireless interface to be used.

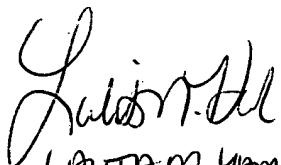
### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571) 272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

  
LAURA M. HAMILTON  
PRIMARY EXAMINER, 3691

GREGORY JOHNSON  
Examiner  
Art Unit 3691

